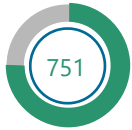


**DEMO INCORPORATED**

7670 MAIN DR STE 300  
DALLAS, TX 77000-1520  
(555) 555-5555

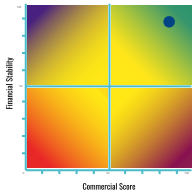
# Insight Report



Current Days' Beyond Terms **4**

## NACM - Score Analysis

- HISTORICAL HIGHER PERCENTAGE OF TOTAL BALANCES THAT IS 60+ DAYS PAST DUE IS CONSISTENT WITH HIGH RISK
- HISTORICAL HIGHER PAST DUE BALANCES IS CONSISTENT WITH HIGH RISK
- ABSENCE OF REPORTED PUBLIC RECORDS IN THE PREVIOUS 12 MONTHS OF TRADE REPORTED IS CONSISTENT WITH LOW RISK
- SCORE IS BETTER THAN 35.4% OF SUBJECTS IN THE DATABASE



## Experian - Score Analysis

- Stability
- MEDIUM RISK
- Commercial
- HIGH RISK
- Recommended Limit
- \$0.00
- Current Debt
- 3



## Equifax - Score Analysis

- Commercial
- COMPANY SIZE (NUMBER OF EMPLOYEES) SUGGESTS HIGHER RISK
  - NUMBER OF CHARGED-OFF NON FINANCIAL TRADES IN LAST 60 MONTHS SUGGESTS HIGHER RISK
  - INDUSTRY SUGGESTS HIGHER RISK
  - EVIDENCE OF NON FINANCIAL TRADES THAT ARE CYCLE 2+ DELINQUENT OR CHARGE-OFF IN LAST 60 MONTHS
- Suggested Credit Limit
- \$199,600

# HOW TO READ THE NACM INSIGHT REPORT

## SCORE ANALYSIS

- The NTCR gives a predictive score between 450 and 900 that helps illuminate the likelihood that the account will go bad in the next 6 months
- The Experian score gives two ratings: The Commercial Score (likelihood of serious delinquency) and the Stability (likelihood of severe delinquency or bankruptcy) These ratings recommend a maximum credit limit for a company.
- The Equifax Business Failure Score depicts the likelihood of a company ceasing business within the next 12 months. The score gives you the predictive power you need, to make informed decisions.
- Also included is the suggested credit limit, which is designed to be used as a guideline by lenders to determine the appropriate credit limit extended

## Company Profile

### CORPORATE INFORMATION & LINKAGE

- Review company corporate information including management, company size and sales
- View related entities to the subject company

### CREDIT UTILIZATION

- Credit Utilization graphically depicts how much available credit the company is currently using

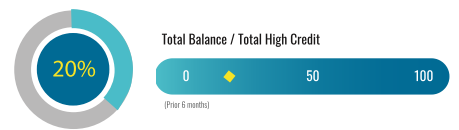
### DAYS BEYOND TERMS

- Days Beyond Terms graphically shows how long it takes the company to pay its bills, past the due date

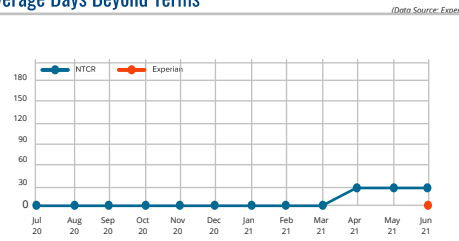
### Corporate Linkage

BIN#	BUSINESS NAME	ADDRESS	TYPE OF LOCATION
854399999	Demo Incorporated	760 MAIN DR STE 300 DALLAS TX	Ultimate Parent
785499999	Demo Inc. LP.	12118 SAMPLE DR HOUSTON TX	Branch
872699999	Demo Inc. LP.	7676 MAIN DR STE 300 DALLAS TX	Branch
950999999	Demo Inc. LP.	7135 EXAMPLE CIR SAN ANTONIO TX	Branch
950999999	Demo Inc. LP.	2207 INSTANCE LN NORTH DALLAS TX	Branch

### Credit Utilization



### Average Days Beyond Terms



**DEMO INCORPORATED**  
854399999

2007  
02/03/2007  
N/A  
3  
Active

**Management**  
Executive(s):  
ROBERT DEMO  
OWNER  
GREG DEMO  
MANAGER

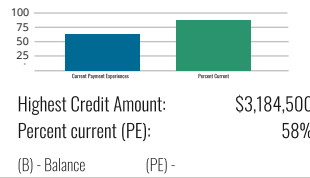
**Supplemental Data**  
Line of Business: Limited Partnership (LP)  
Legal Status: N/A  
Profit Type: Profit  
National/Tax ID: 999999999  
Import/Export Status: N/A  
SIC: 1521, 5039, 1520  
NAICS: 316115, 236110, 236118

## TRENDS

- Historical Days Beyond Terms over the past 6 months
- Quarterly Days Beyond Terms trending

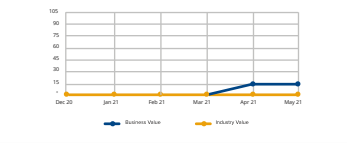
## Trends

### Payment Summary

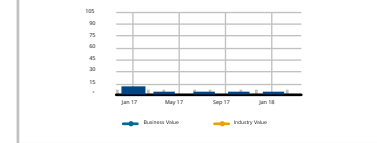


# of PE	Aging Balance	Category	Aging Percent
11	\$1,973,028	Current	91%
6	\$131,510	1-30 Days Overdue	6%
2	\$28,833	31-60 Days Overdue	1%
1	\$16,102	61-90 Days Overdue	1%
3	\$18,927	91-120 Days Overdue	1%
0	\$0	121-180 Days Overdue	0%
0	\$0	181+ Days Overdue	0%

### Six Month DBT Trends



### Quarterly DBT Trends



## Trade Summary

### Trade Summary

(Data Source: Experian)



Active Date:	-
Total Exposure:	\$2,168,400
Total Past Due:	\$195,372
Number of Charge-offs:	0
Most Severe:	0-30
Trade Status:	
Total Trade:	91.0% Current

### Fraud Summary

OFAC Match:	
Business Victim Indicator:	
Business Risk Indicator:	
Name/Address Verified:	

## TRADE SUMMARY

- Office of Foreign Assets Control (OFAC) screens the business name and address for possible matches
- Summary of trade information
- Summary of Equifax open and closed financial accounts with valuable information on status, charge off, and exposure risk

### Business Trade Summary

(Data Source: Experian)

Reported Accounts:	19
Reported Accounts Balance:	\$2,168,400.00
Recent Accounts:	14
Recent Accounts Balance:	\$2,166,900.00
Highest Credit:	\$3,184,500.00
Median Credit Amount:	\$1,900.00
Total Past Due:	\$195,372.00
Current DBT:	3
Average Monthly DBT:	3
Highest DBT:	5

### Public Record Summary

Legal Items:	
Legal Balance:	
Derogatory Legal Items:	
Bankruptcies Reported:	
Lien Items:	
Lien Balance:	
Judgment Items:	
Judgment Balance:	
UCC Filings:	
Derogatory UCC Filings:	
Collection Items:	
Collection Balance:	

### Financial Summary

Credit Active Since:	04/07/2004	As of:	6/24/2021
Activity Since:	3/1/2021 12:00:00 AM	Number of Accounts:	19
Accounts Updated:	1	Open:	14
New Accounts Opened:	0	Closed:	0
Recent Account Closures:	0	Charged Off:	0
New Delinquencies (Non charged off):	0	Charged Off Amount:	\$0.00
New Charge Offs:	0	Total Past Due (open and closed):	\$195,372.00
Charge Off Amount:	\$0.00	Most Severe Status:	0-30
Number of Inquiries:	0	Total Current Credit Exposure:	\$2,168,400.00
Most Severe Status:	Current	Single Highest Credit Exposure:	\$3,184,500.00
Single Highest Credit Extended:	\$47,800.00		

## Additional Trade Experiences

### Tradelines

(Data Source: NTCR)

Industry	Date			Rept Dst	High Credit	Balance	Current	Days Beyond Terms			
	Rept	Open	Last					1-30	31-60	61-90	91+
	0621	0418	0521	29	\$14,075	\$14,075	\$740	\$7,148	\$5,411	\$143	\$33

### Tradelines

(Data Source: Experian)

Industry	Date		Terms	High Credit	Balance	Current	Days Beyond Terms			
	Rept	Last					1-30	31-60	61-90	91+
ACCT SVCS	0221		VARIABLE	\$3M	\$805,100	\$684,335	\$72,459	\$24,153	\$16,102	\$8,051
LUMBRWOOD	0221	0121	VARIABLE	\$M	429,400	412,224	12,882	0	0	4,394
BLDG MATRL	0321		NET 30	\$18,700	234,000	201,240	28,080	4680	0	0
CONSTRUCTION	0321			\$22,800	109,700	0	0	0	0	6,582
CONTRACTOR	0221		2/10N30	258,400	66,700	0	10,672	0	0	0
BLDG MATRL	0221		2/10N30	20,800	9,200	0	0	0	0	0
	0318		CONTRACT	1,500	1,500	1,500	0	0	0	0
	0321	0221	VARIABLE	1,800	0	0	0	0	0	0
				0	0	0	0	0	0	0
	0121	0121	OTHER	8,400	0	0	0	0	0	0
	0321		NTOPROX	100	0	0	0	0	0	0
	0321		NTOPROX	1,200	0	0	0	0	0	0
	0319		NTOPROX	0	0	0	0	0	0	0
	0318		NTOPROX	68,400	0	0	0	0	0	0
	0319	0817	NTOPROX	0	0	0	0	0	0	0
	0318	1117	REVOLVE	0	0	0	0	0	0	0

### Financial Accounts By Type

(Data Source: Equifax)

Acct	Most Severe	High Credit	High Past Due Balance	At Risk	Past Due	Slow 60	Slow 90	Slow 120	Slow 120+
Current	\$47,800	\$0	\$388	\$0	\$0	\$0	\$0	\$0	\$0

## ADDITIONAL TRADE EXPERIENCES

- Tradelines - National Trade Credit Report trade data and Experian trade details
- Open Financial Accounts - Open financial accounts (credit cards, lines of credit, etc.)
- Public Records - Public Records from the best data feed
- UCC Filings - Uniform Commercial Code filings from the best data feed
- Bankruptcies - Bankruptcies from the best data feed